

**PRESS RELEASE**

**FOR IMMEDIATE RELEASE**

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**HOME LOAN FINANCIAL CORPORATION  
INCREASES DIVIDEND 6% TO \$.175 PER SHARE AND  
ANNOUNCES PAYMENT OF A SPECIAL DIVIDEND**

COSHOCTON, OHIO, July 9, 2003 – The Board of Directors of Home Loan Financial Corporation has declared a cash dividend in the amount of \$.175 per common share, according to Robert C. Hamilton, President and CEO. This dividend represents a 6% increase from the previous rate. The dividend is payable August 8, 2003, to shareholders of record as of July 25, 2003.

In an ongoing effort to manage capital, the Board also declared a special one-time dividend of \$.10 per common share payable on August 8, 2003 to shareholders of record as of July 25, 2003.

Home Loan Financial Corporation is the holding company for The Home Loan Savings Bank. The Home Loan Savings Bank has two offices located in Coshocton, Ohio and a branch in West Lafayette, Ohio.